

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

§ Case No. 09-02201

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$312,709.20
(without deducting any secured claims)

Assets Exempt: \$27,709.20

Total Distribution to Claimants: \$25,061.62

Claims Discharged

Without Payment: \$59,194.35

Total Expenses of Administration: \$34,951.77

3) Total gross receipts of \$ 75,013.39 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$60,013.39 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$256,700.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	34,951.80	34,951.80	34,951.77
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	2,000.00	4,766.11	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	47,806.08	52,280.35	52,055.89	25,061.62
TOTAL DISBURSEMENTS	\$306,506.08	\$91,998.26	\$87,007.69	\$60,013.39

4) This case was originally filed under Chapter 7 on January 26, 2009.
The case was pending for 34 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/17/2011 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Personal injury lawsuit-unscheduled	1242-000	75,000.00
Interest Income	1270-000	13.39
TOTAL GROSS RECEIPTS		\$75,013.39

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
William Rubel	Payment of PI exemption per court order	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Will County Treasurers Office	4110-000	6,700.00	N/A	N/A	0.00
NOTFILED	Harris Bank	4110-000	213,000.00	N/A	N/A	0.00
NOTFILED	Harris N.A.	4110-000	37,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$256,700.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	6,250.67	6,250.67	6,250.64
Cortina, Mueller, Probish PC	3210-600	N/A	25,000.00	25,000.00	25,000.00

Cortina, Mueller, Probish P.C.	3220-610	N/A	2,973.13	2,973.13	2,973.13
Community Imaging	2990-000	N/A	728.00	728.00	728.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	34,951.80	34,951.80	34,951.77

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	Internal Revenue Service	5800-000	2,000.00	4,766.11	0.00	0.00
TOTAL PRIORITY UNSECURED CLAIMS			2,000.00	4,766.11	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	Internal Revenue Service	7100-000	N/A	224.46	0.00	0.00
2	Discover Bank/DFS Services LLC	7100-000	15,606.00	16,072.30	16,072.30	7,737.80
3	PYOD LLC , as assignee of Ctibank	7100-000	N/A	10,356.57	10,356.57	4,986.03
4	PYOD LLC as assignee of Citibank	7100-000	N/A	1,001.52	1,001.52	482.17
5	American Express Bank FSB	7100-000	N/A	1,331.49	1,331.49	641.03
6	American Express Centurion Bank	7100-000	N/A	5,194.01	5,194.01	2,500.59
7	Shannon A Houdek & W. Todd Houdek	7100-000	N/A	18,100.00	18,100.00	8,714.00
NOTFILED	Edward Hines Lumber	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Edward Hines Lumber	7100-000	3,170.73	N/A	N/A	0.00
NOTFILED	Edward Hospital	7100-000	902.02	N/A	N/A	0.00
NOTFILED	Home Depot Credit Services	7100-000	1,070.00	N/A	N/A	0.00
NOTFILED	Target	7100-000	5,872.00	N/A	N/A	0.00

NOTFILED	Sears	7100-000	10,066.27	N/A	N/A	0.00
NOTFILED	Shell Oil Credit Card Center	7100-000	3,000.00	N/A	N/A	0.00
NOTFILED	Community Imaging LLC	7100-000	728.00	N/A	N/A	0.00
NOTFILED	American Express	7100-000	7,000.00	N/A	N/A	0.00
NOTFILED	Cardiovas-Consultants Naperville	7100-000	391.06	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			47,806.08	52,280.35	52,055.89	25,061.62

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-02201 Trustee: (520196) MICHAEL G. BERLAND
Case Name: RUBEL, WILLIAM A, SR. Filed (f) or Converted (c): 01/26/09 (f)
RUBEL, SANDRA S. §341(a) Meeting Date: 02/23/09
Period Ending: 11/17/11 Claims Bar Date: 06/04/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1910 Chestnut Hill, Plainfield-scheduled	300,000.00	0.00	DA	0.00	FA
2 Checking-Harris-scheduled	200.00	0.00	DA	0.00	FA
3 Harris Checikng-S Coporation-scheduled	8.20	0.00	DA	0.00	FA
4 Furniture-scheduled	2,000.00	0.00	DA	0.00	FA
5 Clothing-scheduled	500.00	0.00	DA	0.00	FA
6 100% ownershipSS Rubel Carpentry-scheduled	1.00	0.00	DA	0.00	FA
7 2000 Silverado-scheduled	4,000.00	0.00	DA	0.00	FA
8 1999 Mercedes-scheduled	6,000.00	0.00	DA	0.00	FA
9 Personal injury lawsuit-unscheduled (u) Listed in amended schedules after Trustee discovered asset .	0.00	60,000.00		75,000.00	FA
Int INTEREST (u)	Unknown	N/A		13.39	Unknown
10 Assets Totals (Excluding unknown values)	\$312,709.20	\$60,000.00		\$75,013.39	\$0.00

Major Activities Affecting Case Closing:

The Trustee hired special counsel to prosecute a personal injury case, which was settled. The Trustee filed his Final Report and made the distribution to creditors. A second distribution was required, after the approval of the final report in this case ,since the IRS returned its distribution check from the first distribution and said it had been paid in full.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02201

Case Name: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

Taxpayer ID #: **-***0429

Period Ending: 11/17/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****60-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/17/10	{9}	West Bend	Payment of Pi settlement per court order	1242-000	75,000.00		75,000.00
01/21/10	1001	Cortina, Mueller, Probish PC	Payment of special counsel fee per court order	3210-600		25,000.00	50,000.00
01/21/10	1002	Cortina, Mueller, Probish P.C.	Payment of expenses of special counsel per court order	3220-610		2,973.13	47,026.87
01/21/10	1003	William Rubel	Payment of PI exemption per court order	8100-002		15,000.00	32,026.87
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.77		32,027.64
02/11/10	1004	Community Imaging	Payment of lien per court order	2990-000		728.00	31,299.64
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.20		31,300.84
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.40		31,302.24
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.21		31,302.45
04/06/10		Wire out to BNYM account 9200*****6065	Wire out to BNYM account 9200*****6065	9999-000	-31,302.45		0.00

ACCOUNT TOTALS	43,701.13	43,701.13	\$0.00
Less: Bank Transfers	-31,302.45	0.00	
Subtotal	75,003.58	43,701.13	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$75,003.58	\$28,701.13	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02201

Case Name: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

Taxpayer ID #: **-***0429

Period Ending: 11/17/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****60-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02201

Case Name: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

Taxpayer ID #: **-***0429

Period Ending: 11/17/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****60-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6065	Wire in from JPMorgan Chase Bank, N.A. account *****6065	9999-000	31,302.45		31,302.45
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.50		31,303.95
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.86		31,305.81
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.80		31,307.61
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.86		31,309.47
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.86		31,311.33
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.25		31,311.58
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.26		31,311.84
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.25		31,312.09
12/21/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.17		31,312.26
12/21/10		To Account #9200*****6066	Final distribution per court order	9999-000		31,312.26	0.00

ACCOUNT TOTALS	31,312.26	31,312.26	\$0.00
Less: Bank Transfers	31,302.45	31,312.26	
Subtotal	9.81	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$9.81	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02201

Case Name: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

Taxpayer ID #: **-***0429

Period Ending: 11/17/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****60-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/10		From Account #9200*****6065	Final distribution per court order	9999-000	31,312.26		31,312.26
12/22/10	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$6,250.64, Trustee Compensation; Reference:	2100-000		6,250.64	25,061.62
12/22/10	10102	Internal Revenue Service	Dividend paid 100.00% on \$4,766.11; Claim# 1P; Filed: \$4,766.11; Reference: Stopped on 01/19/11	5800-000		4,766.11	20,295.51
12/22/10	10103	Internal Revenue Service	Dividend paid 38.82% on \$224.46; Claim# 1U; Filed: \$224.46; Reference: Stopped on 01/19/11	7100-000		87.15	20,208.36
12/22/10	10104	Discover Bank/DFS Services LLC	Dividend paid 38.82% on \$16,072.30; Claim# 2; Filed: \$16,072.30; Reference:	7100-000		6,239.35	13,969.01
12/22/10	10105	PYOD LLC , as assignee of Citibank	Dividend paid 38.82% on \$10,356.57; Claim# 3; Filed: \$10,356.57; Reference:	7100-000		4,020.47	9,948.54
12/22/10	10106	PYOD LLC as assignee of Citibank	Dividend paid 38.82% on \$1,001.52; Claim# 4; Filed: \$1,001.52; Reference:	7100-000		388.80	9,559.74
12/22/10	10107	American Express Bank FSB	Dividend paid 38.82% on \$1,331.49; Claim# 5; Filed: \$1,331.49; Reference:	7100-000		516.89	9,042.85
12/22/10	10108	American Express Centurion Bank	Dividend paid 38.82% on \$5,194.01; Claim# 6; Filed: \$5,194.01; Reference:	7100-000		2,016.34	7,026.51
12/22/10	10109	Shannon A Houdek & W. Todd Houdek	Dividend paid 38.82% on \$18,100.00; Claim# 7; Filed: \$18,100.00; Reference:	7100-000		7,026.51	0.00
01/19/11	10102	Internal Revenue Service	Dividend paid 100.00% on \$4,766.11; Claim# 1P; Filed: \$4,766.11; Reference: Stopped: check issued on 12/22/10	5800-000		-4,766.11	4,766.11
01/19/11	10103	Internal Revenue Service	Dividend paid 38.82% on \$224.46; Claim# 1U; Filed: \$224.46; Reference: Stopped: check issued on 12/22/10	7100-000		-87.15	4,853.26
04/13/11	10110	Discover Bank/DFS Services LLC	Dividend paid 48.14% on \$16,072.30; Claim# 2; Filed: \$16,072.30; Reference:	7100-000		1,498.45	3,354.81
04/13/11	10111	PYOD LLC , as assignee of Citibank	Dividend paid 48.14% on \$10,356.57; Claim# 3; Filed: \$10,356.57; Reference:	7100-000		965.56	2,389.25
04/13/11	10112	PYOD LLC as assignee of Citibank	Dividend paid 48.14% on \$1,001.52; Claim# 4; Filed: \$1,001.52; Reference:	7100-000		93.37	2,295.88
04/13/11	10113	American Express Bank FSB	Dividend paid 48.14% on \$1,331.49; Claim# 5; Filed: \$1,331.49; Reference:	7100-000		124.14	2,171.74
04/13/11	10114	American Express Centurion Bank	Dividend paid 48.14% on \$5,194.01; Claim# 6; Filed: \$5,194.01; Reference:	7100-000		484.25	1,687.49
04/13/11	10115	Shannon A Houdek & W. Todd Houdek	Dividend paid 48.14% on \$18,100.00; Claim# 7; Filed: \$18,100.00; Reference:	7100-000		1,687.49	0.00

Subtotals :

\$31,312.26

\$31,312.26

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02201

Case Name: RUBEL, WILLIAM A, SR.
RUBEL, SANDRA S.

Taxpayer ID #: **-***0429

Period Ending: 11/17/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****60-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS	31,312.26	31,312.26	\$0.00
Less: Bank Transfers	31,312.26	0.00	
Subtotal	0.00	31,312.26	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$31,312.26	

Net Receipts :	75,013.39
Less Payments to Debtor :	15,000.00
Net Estate :	\$60,013.39

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****60-65	75,003.58	28,701.13	0.00
Checking # ***-*****60-66	0.00	0.00	0.00
MMA # 9200-*****60-65	9.81	0.00	0.00
Checking # 9200-*****60-66	0.00	31,312.26	0.00
	\$75,013.39	\$60,013.39	\$0.00